

Insurance with First Card

Supplementary travel insurance with cancellation cover and all-risk

If you have a First Card or a Travel Account, you are covered by our supplementary travel insurance with cancellation cover when you pay for at least 75% of the trip with First Card/Travel Account. The insurance also covers family members, i.e. spouse/cohabitant/registered partner and your/their children/grandchildren who are legal heirs and under 23 years of age when you pay for at least 75% of their trip using your card/Travel Account. The travel insurance does not pay compensation for medical and medicine costs and repatriation. Besides travel cover, all-risk and hole-in-one insurance are also included.

OVERVIEW OF YOUR SUPPLEMENTARY TRAVEL INSURANCE

(Note that the overview is not valid as terms and conditions. Complete terms and conditions are available at www.firstcard.se)

Cancellation cover

Acute illness, accidental injury, death, fire or other unforeseen event (Travel to a minimum amount of SEK 1,000 per insured person)

Max SEK 20,000/60,000 (per insured person/per card)

Travel start cover on departure

Compensates necessary and reasonable additional costs (receipt)

Max SEK 10,000 (per card)

Delay in public transport upon departure

After 4 hours' delay – compensation for necessary and reasonable additional costs (receipt)

Max SEK 1,500/6,000 (per insured person/card)

Delayed luggage when travelling abroad

Upon arrival (with no qualifying period) – compensation for necessary and reasonable additional costs (receipt)

Max SEK 1,500/6,000 (per insured person/card)

After a 48 hour delay – further compensation for necessary and reasonable additional costs (receipt)

Max SEK 2,500/6,000 (per insured person/card)

Capital sum for accidental injury

In the event of death

Insured person 0-17 years old:

Max SEK 100,000 (per insured person)

Insured person 18+ years old:

Max SEK 500,000 (per insured person)

In the event of medical disability

In the event of a degree of disability from 20% and higher (compensation is payable in such proportion of the capital sum that equals the degree of disability)

Max SEK 1,000,000 (per insured person)

Third-party liability cover for damages (personal liability)

In the event of bodily injury

max SEK 5,000,000 (per claim)

In the event of material damage

max SEK 1,000,000 (per claim)

Personal assault cover in the event of bodily injury

(in the capacity of private person) Compensation if the insured person is subject to wilful violence

Max SEK 500,000 (per insured person)

Excess cover

Excess cover for home insurance

Max SEK 10,000 (per card)

Excess cover for car insurance

Max SEK 10,000 (per card)

Excess cover for hire car abroad

Max SEK 10,000 (per card)

OTHER INSURANCE

All-risk insurance (2 years)

The purchase price of the product must be at least SEK 1,000 and be 100% paid for with the card

Max SEK 10,000 (per claim)

Hole-in-one insurance

Applies on the home course, when participating in a golf competition or on another course where the green fee was paid for by card

Max SEK 2,000 (per insured person)

For more information:

You are always welcome to contact us at First Card, tel. 0771-407 170. If you have any questions about a current case, please call the insurance company Moderna Försäkringar directly on 010-21 912 10.

